

Update Your Insurance

If you haven't checked out your homeowner's policy lately, take a look at the values over the years. See if there are events or acquirements in your life that have changed since you purchased your policy. Maybe it is time to update it or add to it.

All Virginians should understand the importance of flood insurance. A single inch of water in a home or office can cost thousands in cleanup costs. General homeowner and renter insurance policies do not cover flood damage. The only way to protect your property from the impacts of flooding is to purchase flood insurance for the home's structure and contents.

Talk to an authorized insurance agent about purchasing structure and contents flood insurance for your property, keeping in mind:

- There is usually a 30-day waiting period before coverage begins.
- Coverage is relatively inexpensive.
- Contents coverage helps homeowners and renters protect their personal belongings and business inventory.
- Structure and contents coverage helps home and business owners repair or rebuild homes and business facilities.
- You can receive flood insurance payments for flood-related losses even if no disaster is declared.
- Buying flood insurance is the best way to protect your home, your business and your family's financial security from the costs associated with flooding.

For more information, visit the National Flood Insurance Program online or by call 1-800-427-2419.